



New name.
Evolving work.
A growing role.

Second Story
COMMUNITY HOMES & SERVICES

The Next Chapter Starts Here

ANNUAL REPORT 2025-2026

Our Mission Statement

Second Story Community Homes & Services is a multi-service organization serving the diversified needs of Niagara residents by offering support for individual growth through housing and other focused services.

Our Mission

Second Story Community Homes & Services, in partnership with the community, provides affordable housing and services to support the personal growth of individuals and families.

Our Vision

Stable affordable housing and support services contribute to a vibrant, caring and inclusive Niagara where everyone has a home.

We believe:

- Safe, supportive and affordable housing is fundamental to the health, well-being and resilience of all people.
- Responsive and person-centered support promotes our residents’ independence, self-reliance and increased engagement in the community.
- Stable housing, combined with personalized support, is fundamental to our residents gaining greater confidence and realizing their housing goals and life aspirations.
- Affordable housing and support services provide a critical cornerstone for a caring community.

Our Values



Compassion

We provide the highest quality services with empathy, hope, understanding and caring.



Integrity

We act with integrity and honesty, treating all people with respect and fairness.



Dedication

We are passionate about our mandate and go above and beyond to deliver superior results.



Inclusiveness

We welcome and accept all people, embrace individual differences and create inclusion.



Accountability

We strive for excellence by being responsible, accountable and committed to improvement.

The social impacts of the housing crisis will be severe and experienced most profoundly by those living in or close to poverty, as well as those unexpectedly thrown into poverty by the accompanying post-pandemic economy. Planning for recovery must take into account the long-term impacts of the crisis on our most vulnerable citizens and provide a roadmap to ensure their sustained health and well-being – the journey begins with the commitment to housing as a human right.

EXCERPT FROM THE CANADIAN POVERTY INSTITUTE

Message from the Board Chair and Executive Director



LORI BEECH
EXECUTIVE DIRECTOR



BRYON JOHNSTON
BOARD CHAIR

“Every successful organization has to make the transition from a world defined primarily by repetition to one primarily defined by change.”

-BILL DRAYTON

Bethlehem Housing's Transformational Second Story

Building More Hope Without Risking What We Have

In 2024 and 2025, Bethlehem Housing and Support Services (BHSS) embarked on a Transformational Planning process to answer a critical question:

How can BHSS respond to Niagara's growing housing crisis while remaining financially sustainable and true to its mission?

The planning process began with extensive research, stakeholder engagement, SWOT and PESTEL analyses, and strategic discussions with staff, leadership, and the Board of Directors. The evidence was clear: housing affordability in Niagara has reached crisis levels. More than 10,500 households are waiting for community housing, homelessness continues to rise, and thousands of households are living in core housing need.

At the same time, BHSS has demonstrated strong community impact. The organization provides permanent and transitional housing to hundreds of households and supports many more through outreach and service programs. Yet the demand continues to outpace available resources.

Throughout the planning discussions, one theme consistently emerged:

BHSS CANNOT SOLVE THE HOUSING CRISIS ALONE, BUT IT CAN PLAY A BIGGER LEADERSHIP ROLE IN CREATING SOLUTIONS.

The Board recognized that traditional approaches to affordable housing development have become increasingly difficult. Rising construction costs, interest rates, aging infrastructure, and funding limitations have created barriers to growth. At the same time, many opportunities are emerging through partnerships, innovative housing models, adaptive reuse of existing buildings, and collaborative community initiatives.

A significant discussion centred on determining the scale of BHSS's future impact. Board members agreed that while BHSS must protect its existing housing assets and services, it should also pursue a bold vision for growth. The consensus was to seek the largest possible positive impact without placing the organization at unnecessary risk.

The Transformational Plan therefore proposes a balanced approach:

- Sustain and strengthen existing housing assets and support services.
- Expand affordable housing opportunities for Niagara residents through partnerships with government, business, and non-profit sectors.
- Improve and build organizational capacity and

- operational resilience to support growth.
- Develop clear project assessment criteria to guide investment decisions.
- Position BHSS as a trusted leader, advocate, and collaborator within Niagara's housing sector.
- Advocate for innovative solutions that create lasting community impact.

The planning process also identified several strategic opportunities. These include working with developers and municipalities, collaborating with the Community Land Trust of Niagara, exploring building conversions and acquisition projects, expanding management partnerships, and leveraging the expertise of Board members and community partners.

A guiding principle of the plan is that BHSS must become more proactive and future oriented. Success will require not only more housing units, but stronger collaborative partnerships, better data, enhanced advocacy, sustainable funding sources, succession planning, and continued innovation in service delivery.

Ultimately, the BHSS Transformational Plan envisions an organization that remains grounded in its mission while evolving to meet the realities of a changing housing landscape. The goal is not growth for its own sake. Rather, the goal is to ensure that more individuals and families across Niagara have access to safe, stable, and affordable housing while BHSS continues to thrive as a resilient community organization.

The transformation journey is therefore about building hope, expanding impact, and creating a stronger future for both BHSS and the communities it serves.

Transformation Started with our Name

The transition to Second Story Community Homes & Services (SSH) is a direct outcome of the Transformational Plan, adopted by the Board in 2025 in response to Niagara's growing housing crisis. The name was selected through a board-led process drawing on input from staff, founding members, and key community stakeholders. It reflects housing, stability, and forward movement,



while honouring the organization's history and founding principles.

THE NAME CHANGE REFLECTS OUR STRATEGIC DIRECTION TO ALIGN THE ORGANIZATION'S PUBLIC IDENTITY WITH ITS:

- Secular mandate
- Evolving role within Niagara's housing system
- Commitment to collaborative, community-based leadership

The name is built on the idea that everyone has a second story. A turning point, a new beginning, a moment when something changed.

The name reflects the stable housing and practical support we provide, and what that foundation makes possible in people's lives.

What planned outcomes did we achieve in the 2025-2026 year?

Phase 1 implementation of our transformation plan of action: Building our foundation and readiness

1. Governance and Transformation Management Key Deliverables

- Established an execution workplan with actionable steps to move our transformation forward
- Developed a re-branding communication plan for staff, Board and stakeholders to roll out our new name using common messages
- Embarked on the first stages towards non-profit accreditation through a partnership grant from Niagara Community Foundation and process coaching through Imagine Canada
- Established an Accreditation sub-committee of the Board with volunteer Directors to oversee and assist with the year-long process that will be completed in the next fiscal year
- Implemented workforce planning assessment and staff succession planning framework

2. Financial Sustainability and Stewardship Key Deliverables:

- Ended the fiscal year in a surplus position, the organization continues to be financially sound through good operations budget and asset management practices, increase fundraising, and new program funding

- Completed comprehensive asset management and capital planning report setting a forecast model covering the next two decades, reserve strategy and investment policy
- Evaluated expansion opportunities in Property Management Enterprise
- Enhanced eviction prevention program
- Explored opportunities for financial and operational scaling

3. Client Sustainability and Success

Key Deliverables

- Began a review of our client eligibility and referral framework and role as it relates to the community service system structures and funder requirements
- Standardized our intake and referral processes
- Assessed client outcome evaluation processes
- Launched collaborative inter-agency program delivery with new partnerships in VAW/Homelessness Transitional Housing, and EarlyOn Family and Children Resource Centre expansions
- Increased our transitional housing program impact by participating as a partner with the Niagara Regional government and the Indigenous community to provide and operate a VAW/Human Trafficking Transitional housing building in Fort Erie specifically targeted to Indigenous Women and Children

4. Collaborative Strategic Partnerships

Key Deliverables

Formalized a collaboration framework with Community Land Trust Niagara (CLTN). Our Transformational Plan specifically identifies CLTN as a critical platform for expanding housing capacity, securing affordability, and improving sector coordination. The transformation plan emphasizes developing new housing through strategic collaboration, creative finance and funding models, and exploring innovative uses of underutilized assets.

- Assessed development opportunities through CLTN partnerships
- Identified Housing sector partners to plan shared initiatives
- Developed a shared advocacy agenda
- Led collaboration efforts and advocacy discussions
- Exploration of innovative housing capacity expansion and housing development models
- Identifying underutilized lands and properties

5. Fundraising and Resource Development

Key Deliverables

- Identified and created separate fundraising streams for; Operations and Programs, and Capital Development
- Created and developed a case for support aligned with transformation vision
- Developed and launched major gifts campaign strategy
- Explored and examined the potential for collaborative capital campaigns

Looking Ahead

The vision guiding the Second Story Community Homes & Services Transformational Plan is simple but powerful:

In partnership with the community, we will build a Niagara where every person has access to safe, stable, and affordable housing.

**CREATING MORE HOMES.
STRENGTHENING MORE LIVES.
BUILDING A BETTER NIAGARA.**

We know that achieving this vision will take time, commitment, and collaboration. The Transformational Plan is not just about building more housing. It is about strengthening communities, creating opportunities, and improving lives.

Through innovation, partnership, and responsible growth, Second Story is positioning itself to play an even greater role in addressing Niagara's housing challenges while remaining firmly grounded in its mission of service, compassion, and community.

Sincerely and respectfully submitted by

Lori Beech

Lori Beech
Executive Director

Bryon Johnston

Bryon Johnston
Board Chair



Helping Women, Men & Families in the Niagara Region

HELPING WOMEN, MEN & FAMILIES IN NIAGARA

This past year our Housing Services and Community Support Workers have worked diligently advocating for our client's food, income, and housing stability to improve their quality of life and wellbeing. Our Support Services have surpassed previous years as we have increased our impact across our support programming. Our growing number of partnerships across Niagara have established a network of resources and supports for our tenants and clients.

Partnerships Across Niagara

We have continued collaboration with other agencies:

- To be able to offer our clients more opportunities for counselling and programming – Niagara Wellness, Nova Phoenix, and ATTCH Niagara for counselling services and parenting programs
- Strive continues to come into Bethlehem Place on Wednesday mornings to offer parenting support
- Big Brothers/Big Sisters
- Niagara Hospice – working with clients and staff to assist with grief and loss when needed
- Bridges Niagara – Immigrant and Refugee Services
- REACH Niagara provides tenants at North Church Court, Genesis Court, and Bethlehem Place with no-cost, low-barrier counselling services
- Niagara EMS provides essential medical services to tenants at North Church Court on an as needed basis
- Niagara Region Children's Services, Niagara Region Community Homelessness Services & Niagara Regional Housing Services
- Mishka Social Services
- Fort Erie Native Friendship Centre
- Niagara Chapter of Native Women
- Niagara Regional Native Centre

Our Programs and Services Include

Transitional Housing (Bethlehem Place)

A one-year housing program that assists and supports program participants to work on client-centered goals, leading to a successful transition to permanent housing in the community. Supports offered to clients may include:

- Outreach support while on the housing waitlist



43 families including 60 children lived at Bethlehem Place in 2025-2026

- Information, referrals and connection to community services
- Life skills and capacity building programs through support groups
- One-on-one meetings with Community Support Workers
- Recreational workshops
- Child development and parenting support
- Safety planning, support and advocacy
- Access to rent subsidy programs and continued support post-move out

Many people continue with support on an outreach basis while transitioning to permanent housing in the community, which helps to ensure housing retention, a stable safe environment, and connection to resources and services.

- On average, there are approximately 10 families on our transitional housing waitlist at any given time
- 28 of the transitional residents were survivors/victims of domestic violence
- Over 625 educational hours were offered through groups, specifically to program participants at Bethlehem Place
- Approximately 1800 hours of one-on-one support were provided to the program participants
- 19 residents moved out of Bethlehem Place into permanent housing
- 100% of transitional clients did not return to homelessness 180+ days after graduation

Permanent Supportive Housing

Long term affordable and/or subsidized housing with on-site support and advocacy services. Support may include information, referrals and connection to community

services, as well as social and recreational activities.

- 220 households lived in our permanent supportive housing buildings
- Over 50% are persons living with physical and/or cognitive disabilities

Housing Allowance

In the Fiscal year of 2025-26 we provided a Housing Allowance to assist individuals and families who are chronically and episodically homeless to find independent and permanent housing through our Housing Allowance Program, funded by the Niagara Regional Community Services – Homelessness Services. The underlying principle of the program is that people are better able to move forward with their lives if they are first housed. Once the person is housed, Community Support Workers provide client-driven support to assist with housing stability, physical and mental health needs, as well as life skills.

- 25 households were provided with community-based affordable housing allowances and community outreach support services through a Housing Allowance

Community Outreach Support

Support services continued to be offered in collaboration with other service providers and agency partners, for individuals and families who do not live in our apartments but are experiencing homelessness or at risk of homelessness, and/or have experienced gender-based violence.

When someone reaches out to Second Story for help, they are connected with a Community Support Worker (CSW) who meets with them in the community. The CSW assesses the needs of the individual, works with them to develop a service plan, and may make referrals that will assist them in achieving their personal goals.

- 172 households were serviced through the Community Outreach Support Program and all were homeless or at-risk of becoming homeless
- 94 women were victims of domestic violence
- All new clients are offered one-on-one supports within days of them contacting Second Story Homes intake .

Personal Capacity Building

Programs offered provide information on topics such as housing support, parenting, goal planning, safety planning, life skills for personal capacity building, employability, empowerment, self-esteem and leadership, mental health awareness, legal matters, anger management, healthy

lifestyle, budgeting and money management, recreational and art activities.

- 115 group sessions were offered, including Rent Ready, and a variety of life skills, educational workshops, personal empowerment and development programs
- Over 175 social and recreational activities were offered
- A group for clients identifying as male, offers learning in areas like cooking, life skills, and general support for men

Food Security

Due to the continued overwhelming rise in food costs, our clients continue to experience hardship in putting healthy food on the table. In an effort to help clients access fresh and pantry food, we continue to partner with the United Way Golden Horseshoe and Delta Bingo & Gaming Centres to offer monthly food markets. The markets offer access to affordable and low cost, culturally relevant, nutritious food to residents and tenants at BP, GC, NCC, and KC year-round. Markets provide a space for the community to come together around food and be engaged in social connections, programs and services that help strengthen the community.

- North Church Court (NCC) – 12 markets held – 240 households attended/yr – average of 20 households/month
- Kenmore Court (KC) - 12 markets held – 264 households attended/yr – average of 22 households/month
- Bethlehem Place (BP) - 12 markets held – 160 households attended/yr – average of 12 households/month
- Genesis Court (GC) - 12 markets held – 240 households attended/yr – average of 20 households/month
- Approximately 6400 lbs of produce was made available for tenants over the course of the past year

EarlyON Child and Family Resource Centre

The EarlyON Child and Family Resource Centre provides high quality programs for families who live at Bethlehem Place as well as families living in the community.

Our drop-in program provides a healthy and safe educational environment where children 0-6 yrs, along with their parents and caregivers can play, connect and learn.

Our School Age Kids Club, funded by the United Way Golden Horseshoe, provides interactive activities and skills development for children and youth after school and during summer.

In 2025-2026, our EarlyON Child and Family Resource Centre welcomed:

- 146 children who made 2989 visits
- 106 parents or caregivers who made 2024 visits

21st Anniversary of Empty Bowls

Our 21st Annual Empty Bowls was another tremendous success, thanks to the generous support of our incredible community. During this annual fundraising event, guests came together to enjoy samples of gourmet soup prepared by Niagara's finest chefs and served in one-of-a-kind bowls created by local potters.

Guests also enjoyed a wonderful selection of Niagara wines, beer, cider, fresh breads and decadent desserts. Each guest took home an empty bowl as a lasting reminder of those who struggle to meet basic living needs in our community.

We are incredibly grateful to our generous sponsors, vendors, potters, donors, volunteers and everyone who attended and contributed to the evening. Together, your generosity helped us raise **over \$95,000** in support of affordable housing and support services across Niagara.



Funds raised through Empty Bowls will help us continue providing transitional and permanent affordable housing, along with wraparound support services, to individuals and families throughout Niagara.

Thank you for being part of this special event and for helping us build a stronger, more supportive community where everyone has a place to call home.

We would like to acknowledge our Leading Sponsors for their continued partnership and support in making our 21st Annual Empty Bowls possible.

FirstOntario
CREDIT UNION



CosMic Plants
the art of herbs



SULLIVAN | MAHONEY
LAW FIRM



GORDON
WRIGHT

A-1 Flooring
Nations



St. Catharines

ServiceMaster
Clean

Doane
Group | Foundation

Doane Group Thomas
Foundation

Our 3rd Annual Country Harvest Soup Fest Event Was An Amazing Success!!!

On Wednesday, October 15, 2025, in the Event Court at The Niagara Pen Centre in St. Catharines, Second Story Community Homes & Services hosted the 3rd Annual Country Harvest Soup Fest fundraiser, presented by Essentials Cremation and Burial Services Inc. We are incredibly grateful to our generous sponsors, vendors, venue, staff, volunteers and everyone in our community who helped make this event such a success.

Guests enjoyed an incredible selection of soups, along with the wonderful atmosphere and community spirit that makes Soup Fest so special.

A heartfelt thank you to everyone who attended, and supported the event. And a special thank you to our amazing volunteers, including the teams from Walker Industries and FirstOntario Credit Union BlueWave Volunteers, whose energy and kindness helped keep everything running smoothly.

Thank you to our community for coming together in true Niagara spirit and helping us make a meaningful impact in the lives of individuals and families across Niagara.
You are the true Housing Heroes!



PRESENTED BY
ESSENTIALS
CREMATION AND BURIAL
SERVICES INC.

Thank You to Our Supporters

This past year we are so pleased to see so many of our loyal donors and generous community come through to support us during a time when everyone has been very budget conscience. You are our heart!

We exceeded our fundraising goal this year and raised \$399,545 through our annual community engagement activities. As donors, volunteers and supporters, your giving is an investment in affordable housing and supports our work that enables us to provide the programs and services that contribute towards building a stronger community.

Whether you donate monthly or annually, attend our fundraisers, volunteer your time, provide in-kind services or have given a major gift, we are grateful for your contribution. It is through your giving that you express to the men, women, and families we serve that someone cares about their well-being.

Legacy Planned Giving Program

A portion of the gifts provided by our loyal donors through bequests and other estate gifts are placed in an endowment or reserve fund. Legacy gifts are endowed and preserved in perpetuity with only the investment income used. Income earned on the endowment will provide Second Story with a long-term sustainable revenue source so we can continuously provide housing and support services for families in crisis now and in the future.

In 2025-26, we received a total of \$20,581 in support from designated and endowed funds and community contributions. This included \$8,324 from our Niagara Community Foundation Endowment Fund, \$5,257 from the Niagara Community Foundation Billes Family Fund, \$6,000 from the Niagara Community Foundation Anonymously, and \$1,000 from the Rotary Club. These generous contributions help support our current annual needs and our ongoing work to provide housing and support services that help individuals and families move forward.

Value-Added Partnership

We continue to receive financial assistance to designate toward holiday programs from our developer partners and through a holiday campaign. The First Ontario Credit Union Blue Wave group volunteered to serve up a wonderful holiday meal for over 174+ of our families.

Another valuable partnership continues with the United Way Golden Horseshoe providing funds for food markets at all of our buildings. This program provides every resident access to fresh produce once a month, produce provided by Lococo's.



Memorial Funds

Gifts were directed to the following funds in memory of the individual:

- ▶ Apple Papa Van Schaik Family Fund
- ▶ Gloria Rooney Fund
- ▶ Henk Zwart Fund

Memorial Gifts

Gifts were received in memory of the following individuals:

- ▶ Barbara J. Fraser
- ▶ Ainsley & Dorothy Barley
- ▶ Carolyn Collier
- ▶ Anna Radzevicius
- ▶ Diane Sassi
- ▶ Norm Atkins

In Honour

- ▶ Ron Vahrmeier

Donations Over \$500

APRIL 1, 2025 – MARCH 31, 2026

Individual Gifts (Over \$500)

- ▶ Sue Anderson
- ▶ Emily Barry
- ▶ Kathleen Barry
- ▶ Peter Barley
- ▶ Lori Beech
- ▶ Elizabeth Bedford-Jones
- ▶ Todd (Richard) Bright
- ▶ Grace-Ann Cambray
- ▶ Brenda Chapman
- ▶ Richard & Maureen Chudyk
- ▶ Steven & Stephanie Collins
- ▶ Andrew Dedman
- ▶ Beverley Dueck
- ▶ Janet Lynn Fraser
- ▶ Donald & Barbara Fraser Fund
- ▶ Karen & Sylvan Gerritsma
- ▶ Peter & Linda Hammond
- ▶ Edgar Hielema
- ▶ Ellen Kennedy
- ▶ Joseph Kish
- ▶ David & Donna Lailey
- ▶ R. Lott
- ▶ Charles Lovrics
- ▶ John Martin
- ▶ Margaret R. Matyus
- ▶ Peter McGlone
- ▶ Desmond Mullally
- ▶ Robert & Mary O'Dell
- ▶ Douglas & Denise Pickard
- ▶ Donna Pree
- ▶ Robert & Margaret Reid
- ▶ Tom & Gail Richardson
- ▶ Janna Rockx
- ▶ Patricia Rooney
- ▶ Allan Sitar
- ▶ Lawrence Snook
- ▶ Ross & Anne Tucker
- ▶ Mary Louise Turner
- ▶ Ted & Marge Van Geest
- ▶ Cheyenne Vahrmeier
- ▶ David Vilim
- ▶ Clive Waldron
- ▶ Greta Wiens

- ▶ Thomas Whitelaw
- ▶ David Wyllie
- ▶ Ellen B Zwart
- ▶ Lynn & David Zwart

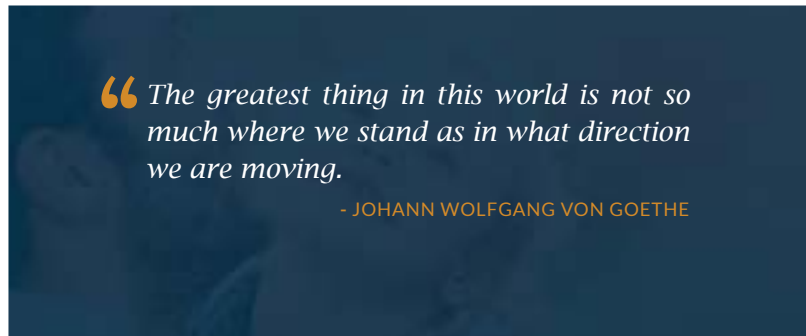


Organization Gifts (Over \$500)

- ▶ A-1 Flooring Canada
- ▶ Abundance Canada
- ▶ Armstrong Communications Inc.
- ▶ Better Neighbourhoods Design & Development
- ▶ Blake's No Frills
- ▶ Bosak Wealth Management of RBC Dominion Securities
- ▶ Brand Blvd
- ▶ Brandon's No Frills
- ▶ Circle P Paving Ltd.
- ▶ City of St. Catharines
- ▶ Collins Law
- ▶ Cooper Wealth Management of RBC Dominion Securities
- ▶ Corks Winebar & Eatery
- ▶ Covenant Christian Reformed Church
- ▶ Crawford Smith and Swallow
- ▶ DDL & Co.
- ▶ Delta4 Digital Inc.
- ▶ Desjardins Insurance
- ▶ DFA Infrastructure International Inc.
- ▶ Doane Grant Thornton Foundation
- ▶ Essentials Cremation & Burial Services Inc.
- ▶ First Ontario Credit Union
- ▶ Fleming Windows & Mirrors Ltd.
- ▶ Flett Beccario Barristers & Solicitors
- ▶ Full Gospel Church
- ▶ Generation S Un. Limited
- ▶ Girard's No Frills
- ▶ Gordon Wright Electric Ltd.
- ▶ Greg Miller Restorations
- ▶ Halwell Dumfries Mutual Insurance Company
- ▶ Holiday Inn & Suites Conference Centre & Resort
- ▶ JBM Office Systems Ltd.
- ▶ Jesse and Kelly's No Frills
- ▶ Jim's No Frills
- ▶ Jordan Engineering

- ▶ Keefer Management Inc.
- ▶ Knox Presbyterian Church
- ▶ Landpro Planning Solutions
- ▶ Living in Niagara Real Estate Group
- ▶ Lousje and Bean Boutique
- ▶ Mark's No Frills
- ▶ May Court Club of St. Catharines
- ▶ Millers Auto Recycling
- ▶ Niacon Limited
- ▶ Niagara College Canada Welland
- ▶ Niagara Community Foundation Anonymous
- ▶ Niagara Golf Marathon
- ▶ Niagara Insurance Brokers Inc.
- ▶ NPG Planning Solutions
- ▶ Niagara Region Police Association
- ▶ O'Hara Farms Inc.
- ▶ O'Hara Trucking & Excavating
- ▶ Ontario Power Generation Oshawa
- ▶ Print Three Thorold
- ▶ ProActive Centre
- ▶ Quartek Group Inc.
- ▶ Rentals 101
- ▶ Rotary Club - St. Catharines South
- ▶ Ryan's No Frills
- ▶ ServiceMaster Restore of Niagara (St. Catharines)
- ▶ Sherry Campbell Group
- ▶ Sideline Telephone Services Inc.
- ▶ Sleep Cheap Charities Reap City of Niagara Falls
- ▶ St. Julia's Catholic Women's League
- ▶ Strategic Charitable Giving Foundation
- ▶ Sullivan Mahoney LLP
- ▶ Synergy Benefits Consulting Westland
- ▶ The Barry Team
- ▶ The Ontario Paper Thorold Foundation
- ▶ The Prime Way Group
- ▶ Trusted Time Inc.
- ▶ Valentino's Italian Food Market
- ▶ Vineland United Church
- ▶ Walker Industries

We also gratefully acknowledge our in-kind donors, those who wish to remain anonymous, and supporters who designated Second Story Community Homes & Services as the recipient of their gifts through the United Way Golden Horseshoe or the Niagara Community Foundation.



Thank You to Our Funders

We receive significant government subsidies and grants from Federal, Provincial and Regional government agencies and Foundations to help to support our housing programs and operational costs. We are very grateful for the ongoing partnership and support from our funders.

Government Funders

- ▶ Ministry of Children, Community and Social Services
- ▶ Niagara Region Children's Services
- ▶ Niagara Region Community Homelessness Services
- ▶ Niagara Regional Housing Services

Foundation Funders

- ▶ Rotary Club of St. Catharines
- ▶ Niagara Community Foundation
- ▶ Ontario Trillium Foundation
- ▶ United Way Golden Horseshoe
- ▶ May Court Club of St. Catharines



“ It is not the strongest or the most intelligent who will survive but those who can best manage change.

-CHARLES DARWIN

Financial Highlights

Our core revenues increased in 2025-2026 due to an increase in funding from Niagara Homelessness Service System – Supportive Transitional Housing, Niagara Region for the opening of a new building in Fort Erie in partnership with the Fort Erie Native Friendship Centre (FENFC), Niagara Chapter of Native Women Inc., and the Niagara Regional Native Centre. Our staffing expenditures increased by \$138,963 or 8% due to the correlating additional new program costs for staffing, wages and benefits. Total fundraising through donations and Bingo has also seen an increase this year to \$399,545. The consistency in year over year financial results is paramount as the organization continues to expand housing and its much-needed services.

Financial Highlights

THE OVERALL NET OPERATING SURPLUS FOR FISCAL 2025-2026 WAS \$61,313

Long-term debt related to property mortgages was reduced by \$208,413 during the year.

All the restricted reserve funds are set aside in risk appropriate investments and monitored. These funds are essential to the organization’s long-term sustainability, as they provide a secure source of funds for future capital requirements and emergencies.

The organization is pleased to report an increase in assets with a great investment year and have continued to maintain a healthy and stable financial position, moving into fiscal 2026 - 2027.

As a result, Second Story Community Homes & Services expects to continue providing our valuable and highly regarded services for years to come.

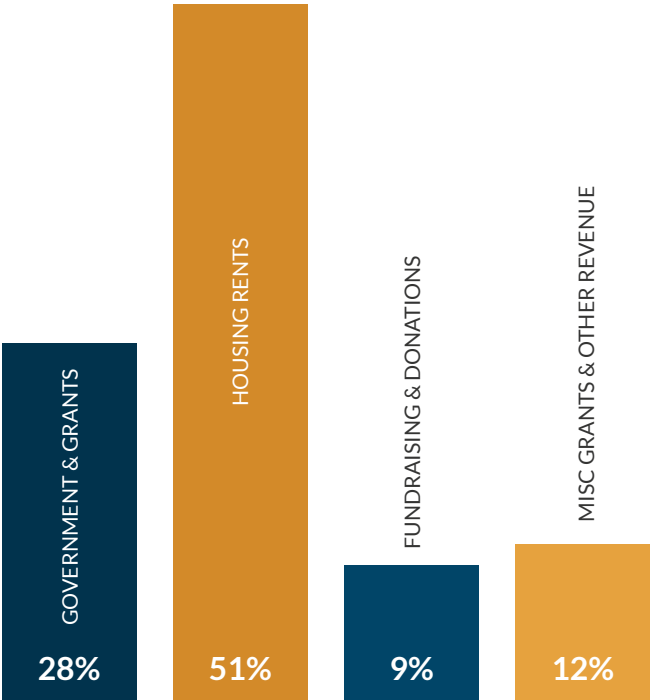
Statement of Operations for Year

ENDING MARCH 31, 2026

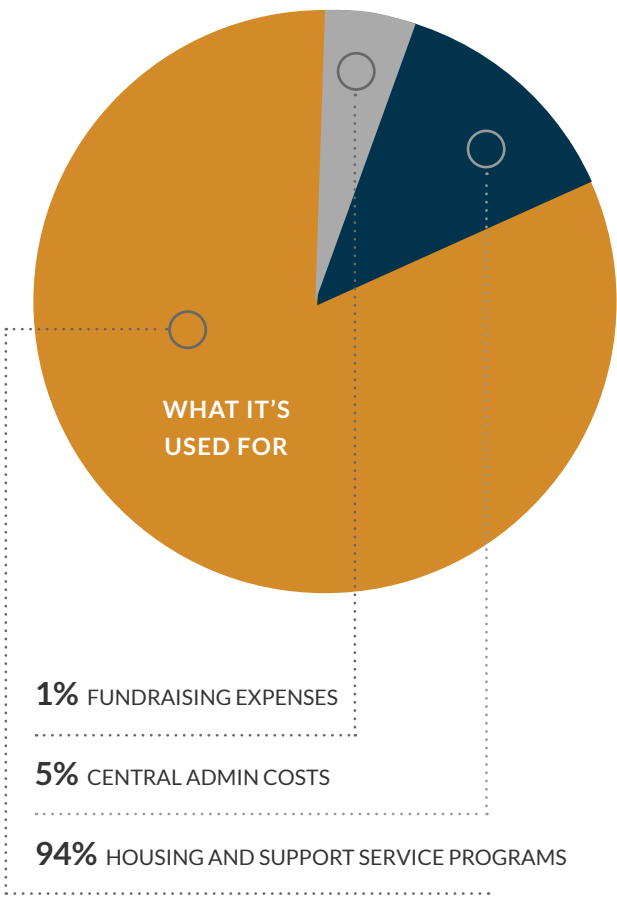
REVENUES	
GOVERNMENT SUBSIDIES & GRANTS	\$1,305,650
RENTS	\$2,428,769
FUNDRAISING & DONATIONS	\$399,545
MISCELLANEOUS	\$525,962
OTHER GRANTS	\$137,890
TOTAL	\$4,797,816
EXPENSES	
WAGES & BENEFITS	\$1,711,904
HOUSING RELATED	\$1,873,878
AMORTIZATION OF BUILDING COST	\$181,701
PROGRAMS & SUPPORT SERVICES	\$723,783
ADMINISTRATION & FUNDRAISING	\$245,237
TOTAL	\$4,736,503
SURPLUS OF REVENUES OVER EXPENSES	\$61,313

Funding Sources

Second Story has a diversified source of revenue and although we receive some financial assistance through Funders, Foundations and Government subsidies, there remain additional operating costs which we must raise or earn funds to cover. This additional funding is required to balance our annual operating budget and continue to maintain our affordable and transitional housing buildings, support services and targeted programs at their current service level.



SOURCES OF REVENUE 2025-2026



We Are Grateful for Our Volunteers

Community Housing Heroes! Volunteers are an essential part of our organization. Your kindness, dedication and commitment are an inspiration to us all. We are very fortunate and appreciative of your time, talents and efforts in showing that you want to make a difference in our community and for Second Story.

Our organization as a public trust cannot function without representation from our community. Over 676 hours were provided by our dedicated volunteers who contributed their skills, professional expertise, and talent on the Board of Directors, Board committees, with our virtual events, the Annual Empty Bowls, Soup Fest and supporting all our fundraising and community engagement activities.

There were over 43 volunteers who assisted us at and before our Annual Empty Bowls, contributing over 246 volunteer hours towards the event.

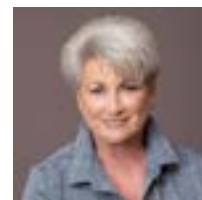
We had new and returning community volunteers, high school students, college students, business sponsor volunteers and Second Story staff.

Soup Fest required a total of 210 hours with a combination of community volunteers, Walker Industries Volunteers, sponsor volunteers and Second Story staff.

Thank you to the hardworking individuals and groups who generously gave their time and talents to our organization. We couldn't do this without you!

Board of Directors

2025-2026



“Growth and comfort do not coexist.

-GINNI ROMETTY

Volunteers Serving

2025-2026

BOARD OF DIRECTORS

- ▶ Bryon Johnston, *Board Chair*
- ▶ Dave Bowman, *Vice Chair*
- ▶ Noah Bruce, *Treasurer*
- ▶ Derek Ali, *Past Chair*
- ▶ Erica Walters
- ▶ April-Dawn Blackwell
- ▶ Andrea Mannell
- ▶ Laura Pychel
- ▶ Alu McCabe
- ▶ Ian Matthews
- ▶ Lori Beech, *Ex Officio*

EXECUTIVE COMMITTEE

- ▶ Bryon Johnston, *Board Chair*
- ▶ Dave Bowman, *Vice Chair*
- ▶ Noah Bruce, *Treasurer*
- ▶ Derek Ali, *Past Chair*

DEVELOPMENT COMMITTEE

- ▶ Dave Bowman
- ▶ Bryon Johnston
- ▶ Laura Pychel
- ▶ Jordan Versluis
- ▶ Erica Walters

FINANCE COMMITTEE

- ▶ Noah Bruce
- ▶ Andrew Costantini
- ▶ Bill Keogh
- ▶ Brian Mocha
- ▶ Brenda Chapman

HUMAN RESOURCES COMMITTEE

- ▶ Alu McCabe

EMPTY BOWLS VOLUNTEER LEADS

- ▶ Karen Cutmore
- ▶ Adam Shields
- ▶ Joe Labrie
- ▶ Jim Mancuso
- ▶ Tiffany Grant
- ▶ Paul St Germain

EMPTY BOWLS JUDGES

- ▶ Mike Balsom
- ▶ Darlene Check
- ▶ Catharine O'Donnell
- ▶ Brian Salmon
- ▶ John Vetere
- ▶ Craig Youdale

EMPTY BOWLS LEAD POTTERS

- ▶ Sonja Zanuttini
- ▶ Barbara Galbraith
- ▶ Unha Hill
- ▶ Ron & Barb Zimmermann
- ▶ Jill Crown
- ▶ Monique Mulder-Wallace
- ▶ Valerie Belisle
- ▶ Susie Kim
- ▶ Chris Hartmann
- ▶ Bettina Ryan
- ▶ Johann Munro

FIRSTONTARIO BLUE WAVE VOLUNTEERS

- ▶ Lloyd Smith
- ▶ Christine Susa
- ▶ Rob Cefaratti
- ▶ Jim Mancuso
- ▶ Camryn Grant
- ▶ Jacob Culhane
- ▶ Jad Aoun
- ▶ Ken Gallagher
- ▶ Matthew Saunders
- ▶ Michele Lennox
- ▶ Zakk Vilks

WALKER INDUSTRIES VOLUNTEERS

- ▶ Clint McDonald
- ▶ Colleen Bull
- ▶ Dan Grabell
- ▶ Jamie Gale
- ▶ Kate Fahey
- ▶ Keri Switzer
- ▶ Layna Leonard
- ▶ Leticia Koole (Tish)
- ▶ Lori Roy
- ▶ Louise Tremere
- ▶ Madison Milani-Dooler
- ▶ Mel Wetselaar
- ▶ Ralf Maier
- ▶ Suzy Walter
- ▶ Tammy Corey
- ▶ Tatiana Winter-Gomes
- ▶ Tessa Nagy
- ▶ Val Wiebe
- ▶ Christine Slaght
- ▶ Diana Dascalescu
- ▶ Linda Wood
- ▶ Rachel Devoe

BINGO VOLUNTEERS

- ▶ Derek Ali
- ▶ Bob Barkman
- ▶ Dave Bowman
- ▶ Derek Gregg
- ▶ Bryon Johnston
- ▶ Tiffany Grant
- ▶ Corri Gayman
- ▶ Janet Fraser
- ▶ Ashley Berketo
- ▶ Karen Fricker
- ▶ Maureen Newell
- ▶ Tiffany French
- ▶ Emily Brockway
- ▶ Stacy Francey
- ▶ Louanne Sibbald
- ▶ Sandra Steeprock
- ▶ Victoria Vahrmeyer



Our Team

The staff team at Second Story are the best of the best! They are committed, compassionate and dedicated employees. It is with great appreciation and thanks that we recognize their exemplary contributions to the people we serve and the greater Niagara Region community.

UNDER 5 YEARS

- ▶ Ashley Berketo, Tenant Services Admin/Unit Prep
- ▶ Emily Brockway, Community Support Worker
- ▶ Amy Brunning, Housing Services Coordinator
- ▶ Reyonna Dawns, EarlyON Child and Family Centre ECE
- ▶ Stacy Francey, Community Support Worker
- ▶ Tiffany French, Admin & Accounting Assistant
- ▶ Karen Fricker, Accounting Assistant
- ▶ Joe Labrie, Communications & Marketing Coordinator
- ▶ Hannah Legault, Community Support Worker
- ▶ Zachary Laurin, Part-Time Relief Cleaning Staff
- ▶ Robyne MacDonald, Community Support Worker
- ▶ Maureen Newell, Maintenance Coordinator
- ▶ Brandon Peets, Maintenance Worker
- ▶ Mike Regehr, Maintenance Worker
- ▶ Shayla Rogers, Community Support Worker
- ▶ Louanne Sibbald, Janitor/Cleaning Staff
- ▶ Adam Shields, Fund Development Manager
- ▶ Desiree Smith, Community Service Navigator
- ▶ Sandra Steeprock, Community Support Worker
- ▶ Katie Tries, Janitor/Cleaning Staff
- ▶ Devon Walpole, Community Service Navigator

5 – 9 YEARS

- ▶ Jason Butt, Maintenance Worker
- ▶ Rob Cammaert, Team Lead Community Support Worker
- ▶ Karen Cutmore, Administration Director
- ▶ Janet Fraser, Administrative & Accounting Assistant
- ▶ Corri Gayman, EarlyON Child and Family Centre ECE
- ▶ Jena O'Neil, Housing Services Manager
- ▶ Victoria Vahrmeyer, Project Manager & Community Support Worker

OVER 10 YEARS

- ▶ Lori Beech, Executive Director
- ▶ Tiffany Grant, EarlyON Child and Family Centre Coordinator
- ▶ Yvonne Kulawic, Program Manager

“Our programs and services are based on the premise of people helping people; so we invest in staff members who are committed to moving our mission forward everyday!

- LORI BEECH, EXECUTIVE DIRECTOR



Thank You For Your Generous Contributions!

Housing Affordability Assistance Program

To mark its 100th anniversary, the Rotary Club of St. Catharines donated \$500,000 to create a Rent Stabilization Fund in partnership with Niagara Community Foundation and Second Story Community Homes & Services (SSH).

This fund, part of the new Housing Affordability Assistance Program (HAAP), aims to help low-income families overcome financial barriers to securing permanent housing, such as moving expenses or last month's rent deposits. Managed by SSH, the fund will provide grants or loans to eligible SSH families to assist with housing transitions and prevent evictions due to temporary financial setbacks.

The endowment will be maintained in perpetuity by the Niagara Community Foundation, ensuring long-term support for affordable housing initiatives in the community. The following stats reflect how the money from the HAAP program has assisted our clients to either remain housed, eviction prevention, or move out of or into our transitional housing. The time frame captured is for the fiscal year from April 1st, 2025, to March 31st, 2026.

The HAAP fund was accessed by 22 families moving from Transitional Housing to permanent housing in the community this past year.

4 families used funds for their Last Months Rent deposit and 14 families used funds for moving costs.

6 families required subsidy assistance to help them get back on track after life challenges caused them to be in rent arrears.

Amount used for LMR (for those ineligible through the Region) = \$304

Amount used for Moving costs = \$6,821

Amount used to assist with subsidizing rent/arrears = \$16,676

Total distributed to families = \$23,801



Rotary
Club of
St. Catharines

NCF
NIAGARA COMMUNITY
FOUNDATION

Second Story

COMMUNITY HOMES & SERVICES

Second Story Community Homes & Services, along with our clients, are grateful for the funding support of these organizations.



Indigenous Statement

For thousands of years, indigenous peoples have walked and lived on this land; the ancestral territory of the Haudenosaunee and Anishnabek peoples. Their relationship with the land is at the center of their lives and spirituality. It is important to acknowledge that these ancestral lands, are governed by the Dish With One Spoon Wampum agreement. In spirit of reconciliation, may we always seek to respect the history, spirituality, and culture of Indigenous Peoples.



Second Story Community Homes & Services

111 Church Street, St. Catharines, Ontario L2R 3C9

☎ 905.641.1660 ✉ info@secondstoryhomes.ca 🏠 secondstoryhomes.ca

Charitable Registration Number: 121926547 RR0001